

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Francis J. Cehelsky**  
**aka Frank Cehelsky**  
**Lorraine A. Cehelsky**  
**aka Lorraine A. Slutiak-Cehelsky**  
Debtor(s)

Bankruptcy Case No.: 15-24323-CMB  
Related to Doc. No. 95  
Chapter: 13  
Docket No.: 98 – 95  
Concil. Conf.: January 21, 2021 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **November 2, 2020**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **November 23, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **January 21, 2021 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto [www.ch13pitt.com](http://www.ch13pitt.com), [meetings@chapter13trusteedpa.com](mailto:meetings@chapter13trusteedpa.com).

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: September 18, 2020

cm: All Creditors and Parties In Interest

Carlota M. Bohm  
United States Bankruptcy Judge

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Francis J. Cehelsky  
 Lorraine A. Cehelsky  
 Debtors

Case No. 15-24323-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric  
 Form ID: 410

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Sep 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2020.

db/jdb +Francis J. Cehelsky, Lorraine A. Cehelsky, 5 Wellington Court,  
 Mc Kees Rocks, PA 15136-1377  
 cr +First Commonwealth Bank, successor by merger to Pi, McGrath McCall, P.C.,  
 Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225  
 cr ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
 MONROE LA 71203-4774  
 (address filed with court: JPMorgan Chase Bank N.A., 201 N Central Ave, AZ1-1191,  
 Phoenix, AZ 85004)  
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive,  
 Pittsburgh, PA 15212-5860  
 14162161 AMERICAN EXPRESS CENTURION BANK, C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701  
 14143668 +AMX, c/o Becket & Lee, PO Box 3001, 16 General Warrent Blvd., Malvern, PA 19355-1245  
 14143669 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998-2235)  
 14150120 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14143674 +CitiBank, PO Box 6500, Sioux Falls, SD 57117-6500  
 14143675 Discover, Golden Valley Club Drive, Minneapolis, MN 55427  
 14143676 +Discover Bank, 6681 Country Blub Drive, Minneapolis, MN 55427-4601  
 14204522 ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262  
 14390883 +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,  
 444 Liberty Avenue, Pittsburgh, PA 15222-1225  
 14143681 Kohl's, Customer Service & Operation Center, N54 W13600, Menomonee Falls, WI 53051  
 14209458 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
 14207776 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 14143686 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 14362188 +SANTANDER CONSUMER USA, INC., P.O. BOX 560284, DALLAS, TX 75356-0284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 19 2020 04:47:36  
 BMW Financial Services NA, LLC, C/O AIS Portfolio Services LP, 4515 N Santa Fe Ave,  
 Dept. APS, Oklahoma City, OK 73118-7901  
 cr +E-mail/Text: bankruptcynotice@fcbanking.com Sep 19 2020 04:44:14 First Commonwealth Bank,  
 P. O. Box 400, 654 Philadelphia Street, Indiana, PA 15701-3930  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 19 2020 04:47:41  
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
 cr E-mail/PDF: rmscedi@recoverycorp.com Sep 19 2020 04:47:39  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 14162123 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 19 2020 04:47:36  
 BMW Financial Services NA, LLC, 4515 N Santa Fe Ave. Dept. APS,  
 Oklahoma City, OK 73118-7901  
 14143671 E-mail/PDF: gecsedirecoverycorp.com Sep 19 2020 04:46:00 BP / Synchrony Bank,  
 PO Box 965060, Orlando, FL 32896-5060  
 14333180 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 19 2020 04:47:36  
 Capital One Auto Finance,, a division of Capital One N.A., Ascension Capital Group,  
 P.O. Box 165028, Irving, TX 75016-5028  
 14148077 E-mail/Text: mrdiscen@discover.com Sep 19 2020 04:44:07 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14211519 +E-mail/Text: kbarkley@bernsteinlaw.com Sep 19 2020 04:45:25 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 14143678 E-mail/Text: bankruptcynotice@fcbanking.com Sep 19 2020 04:44:14 First Commonwealth Bank,  
 PO Box 400, Indiana, PA 15701-0400  
 14143680 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 19 2020 04:46:02 Home Depot,  
 c/o Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298  
 14143672 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 19 2020 04:47:31 Chase, PO Box 15298,  
 Wilmington, DE 19850-5298  
 14143673 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 19 2020 04:47:32 Chase/Amazon,  
 PO Box 15298, Wilmington, DE 19850-5298  
 14208239 E-mail/Text: bk.notifications@jpmchase.com Sep 19 2020 04:44:25 JPMorgan Chase Bank, N.A.,  
 National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 14143682 +E-mail/PDF: gecsedirecoverycorp.com Sep 19 2020 04:47:29 Lowe's/Synchrony Bank,  
 PO Box 965004, Orlando, FL 32896-5004  
 14143684 E-mail/Text: monica.horner@pnc.com Sep 19 2020 04:44:05 PNC Bank, 6750 Miller Road,  
 Brecksville, OH 44141  
 14211459 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 19 2020 04:47:43  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14633177 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 19 2020 04:47:40  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
 14144571 E-mail/PDF: rmscedi@recoverycorp.com Sep 19 2020 04:47:38  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

District/off: 0315-2

User: dric  
Form ID: 410

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Sep 18, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14211063 E-mail/PDF: gecsed@recoverycorp.com Sep 19 2020 04:47:30 Synchrony Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr Financial Services Vehicle Trust  
cr JPMORGAN CHASE BANK, N.A.  
14143670 BMW Finance  
14143683 Mazda Finance  
cr\* +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982  
14143677\* +Discover Bank, 6681 Country Club Drive, Minneapolis, MN 55427-4601  
14143679\* ++FIRST COMMONWEALTH BANK, PO BOX 400, INDIANA PA 15701-0400  
(address filed with court: First Commonwealth Bank, PO Box 400, Indiana, PA 15701-0400)  
14143685\* ++PNC BANK, 6750 MILLER ROAD, BRECKSVILLE OH 44141-3239  
(address filed with court: PNC Bank, 6750 Miller Road, Brecksville, OH 44141)  
TOTALS: 5, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 20, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2020 at the address(es) listed below:

Brian Nicholas on behalf of Creditor JPMORGAN CHASE BANK, N.A. bnicholas@kmlawgroup.com  
Gary W. Darr on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com  
Gary W. Darr on behalf of Creditor First Commonwealth Bank, successor by merger to Pittsburgh Home Savings Bank gdarr@lenderlaw.com  
Justin L. McCall on behalf of Creditor First Commonwealth Bank, successor by merger to Pittsburgh Home Savings Bank jmccall@lenderlaw.com, justin-mccall@comcast.net  
Kenneth Steidl on behalf of Debtor Francis J. Cehelsky julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com  
Kenneth Steidl on behalf of Joint Debtor Lorraine A. Cehelsky julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com  
Martin A. Mooney on behalf of Creditor Financial Services Vehicle Trust kcollins@schillerknapp.com, lgadomski@schillerknapp.com  
Martin A. Mooney on behalf of Creditor BMW Financial Services NA, LLC kcollins@schillerknapp.com, lgadomski@schillerknapp.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com  
William E. Craig on behalf of Creditor JPMorgan Chase Bank N.A. ecfmil@mortoncraig.com, mhazlett@mortoncraig.com; mortoncraige@ecf@gmail.com

TOTAL: 13